

**IN THE UNITED STATES DISTRICT
COURT FOR THE EASTERN DISTRICT
OF MICHIGAN**

FEDERAL TRADE COMMISSION,

Plaintiff,

v.

**FINANCIAL EDUCATION SERVICES,
INC., *et al.*,**

Defendants.

Case No. 2:22-cv-11120-BAF-APP

Hon. Bernard A. Friedman

DECLARATION OF PAT KARAS

Pursuant to 28 U.S.C. § 1746, I, Pat Karas, declare as follows:

1. I, Pat Karas, have personal knowledge of the facts below and am competent to testify about them.
2. I am above the age of 21.
3. I am a resident of Novi, Michigan.
4. I am the Vice President of Operations for Defendant Youth Financial Literacy Foundation (“YFL”) and have held this position since 2004. In that role, I was aware of Chris Toloff and the job functions he performed.
5. I have read Exhibit A to this declaration, “Chris Toloff Duties.” To the best of my knowledge and recollection, Exhibit A is a true and accurate

description of Chris Toloff's job duties for the Companies (as defined in Exhibit A).

I declare under penalty of perjury that the foregoing is true and correct.

Dated: June 25, 2022

Pat Karas

Pat Karas (Jun 25, 2022 17:23 EDT)

PAT KARAS






DECLARATION - Pat Karas 06252022

Final Audit Report

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"DECLARATION - Pat Karas 06252022" History

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